

City of Centennial

Benefits Summary 2022



Our employees are our most valuable asset. That's why at the City of Centennial we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance. This is a summary of the benefits available to you. We offer you and your eligible family members a valuable benefits program and we encourage you to take the time to educate yourself about your options and choose the best coverage to for you and your family.



About This Guide

This guide includes information about your benefit options and provides a high-level overview of the benefits package and does not constitute a policy. For more detailed information, please see the Summary of Benefits Coverage (SBC), Summary Plan Description (SPD) or Certificate of Coverage booklet for each plan. Any discrepancy between this guide and the certificate of coverage, the certificate of coverage will govern. If you have any questions after reading this guide, please contact Human Resources.

Who is Eligible?

If you are regularly scheduled to work 20 or more hours per week, you are eligible to enroll in the benefits described in this guide. For new employees: Coverage is effective the first of the month following 30 days of employment.

Who is eligible for Benefits?

Employees may also add eligible dependents:

- Legal Spouse / Domestic Partner; same or opposite gender
- Dependent Child(ren) to age 26 - Coverage for children ends at the end of the month when they turn 26
- Natural born child(ren), stepchild(ren), disabled dependent child(ren), court-appointed legal guardian

How to Make Changes?

Your benefit elections you make during open enrollment or as a new hire will remain in effect for the entire plan year. You will not be able to change or revoke your elections unless you have a qualifying change in family status.

Qualified changes in family status include:

- your marital status changes through marriage, the death of your spouse, divorce, legal separation, or annulment
- your number of dependents changes through birth, adoption, placement for adoption, or death of a dependent
- you, your spouse or dependents terminate or begin employment
- your dependent is no longer eligible due to attainment of age of 26
- you, your spouse or dependents experience an increase; or reduction in hours of employment (including a switch between part-time and full-time employment; strike or lockout; commencement of or return from an unpaid leave of absence)
- gain or loss of eligibility under a plan offered by your employer or your spouse's employer
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility

You have 30 days from the date of qualifying change to notify Human Resources. Notification after 30 days of the change in status event will result in no change to your benefits.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

You may lose your benefit coverage if you do not continue to satisfy the eligibility requirements during the plan year. You may also be eligible for COBRA continuation coverage when you lose your health or dental benefits due to certain qualifying change in status life events or a reduction in work hours.

How are My Premiums Paid?

You are automatically enrolled in our Section 125 plan, so your portion of the medical, dental and vision insurance premiums for you and your dependents will be deducted from your paycheck on a pretax basis. You cannot make any changes to your plan elections until next open enrollment period, November 2022, unless you have a qualifying change in status. Please contact Human Resources for qualifying change in status event. Documentation verifying your change in status may be required for some situations.

Medical – Group # 00610377 (Employee Contribution Required)

Medical and prescription drug coverage is provided by Cigna. Employees have the following two plans to select from. There are two different Cigna provider network options available. The LocalPlus network, which is limited to doctors, specialists and hospitals right where employees live. LocalPlus is designed to offer greater affordability, by limiting the network to a subset of quality, cost efficient Health Care Professionals (HCP) and Hospitals. LocalPlus is currently available in the following counties: Denver, Douglas, Jefferson, Adams, Arapahoe, Broomfield, Boulder, El Paso, Larimer, Weld, Montezuma, La Plata, Eagle, and Summit. The Open Access network provides members with access to a large national network of quality providers. Please visit www.mycigna.com to confirm your provider(s) are in the network before you confirm your plan selection. Only in-network benefits are illustrated below. For out of network benefits, refer to your certificate of coverage booklet



Description of Benefits	Open Access Plus Plan National Network	LocalPlus Plan Adams, Arapahoe, Broomfield, Denver, Douglas & Jefferson Counties
Calendar Year Network Deductible (Individual / Family)	\$500/\$1,500	\$750/\$1,500
Calendar Year Non-Network Deductible (Individual / Family)	\$1,000/\$3,000	NA
Network Coinsurance %	Member pays 10% Cigna pays 90%	Member pays 10% Cigna pays 90%
Non-Network Coinsurance %	Member pays 30% Cigna pays 70%	NA
Calendar Year Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$2,500/\$6,250	\$2,500/\$6,250
Calendar Year Non-Network Out-Of-Pocket (Ind./Fam, Including Deductible)	\$4,500/\$11,250	NA
Network Office Visit Copay (network)	\$20 PCP/\$40 Specialist	\$20 PCP/\$40 Specialist
Network RX Copays (network)	\$10/\$20/\$60	\$10/\$20/\$60
Telehealth Virtual Visits MDLive	\$5	\$5
Urgent Care (network)	\$50	\$50
Emergency Room (network)	\$300	\$300
Inpatient Hospitalization (network)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%
Basic Lab and X-ray	Covered at 100%	Covered at 100%
Major Diagnostic Imaging (MRI, CAT/PET Scan, etc)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%

*Stick with lower-cost labs when you choose LabCorp or Quest Diagnostics facilities for lab work. Actual costs may vary by facility, and type or level of services received. Be sure to consult with your Physician / Provider.

Embedded Deductibles - Cigna Non-Collective

Embedded deductibles have two components: the individual deductibles for each family member and the family deductible. When a family member meets his or her individual deductible, the insurance company will begin paying according to the plan's coverage for that member. If only one person meets an individual deductible, the rest of the family still must pay their deductibles.

Cigna Telehealth Virtual Visits

www.MDLIVEforCigna.com 1-888-726-3171

MDLIVE for Cigna®

\$5 copay cost for both Cigna Plan options

Starting in 2022, MDLive for Cigna will be expanding their services to cover:

- Dermatology
- Behavioral/Mental Health
- Preventative wellness screenings

Signing up is easy!

1. Set up and create an account with MDLIVE
2. Complete a medical history using their "virtual clipboard"
3. Download MDLive app to your smartphone/mobile device**

DispatchHealth is delivering urgent care house calls.

As part of our efforts to help members get the right care in the right place, Cigna has teamed up with DispatchHealth. Cigna members in Denver/Boulder and Colorado Springs can now contact DispatchHealth to request urgent care at-home services.

PPO cost aligns with Urgent Care Copay cost of \$50.

DispatchHealth operating hours:

- 7 days a week, 8 a.m. - 10 p.m.
- Denver/Boulder – **303-500-1518**
- Colorado Springs – **719-270-0805**
- www.dispatchhealth.com



Omada for Cigna – Diabetes Prevention Program is administered by Omada Health Inc.

Let Cigna help you manage your diabetes and build healthier, long-lasting habits. Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of type 2 diabetes and heart disease.

- The program surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep, and manage stress – one small step at a time.
- You'll receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease and are accepted into the program.

Cigna Mobile App and www.mycigna.com

The myCigna® app uses one-touch access, making it easy for you to personalize, organize and access your health information on the go. This app is a must-have for Cigna customers. Features may vary based on your specific plan type and individual security profile.

- **ID cards** - View, print or send ID card information (front and back) right from your mobile device
- **Claims** - View, search and bookmark claims quickly
- **Account balances** - Instantly access your deductibles, out-of-pocket maximums
- **Cigna Home Delivery Pharmacy** - Manage your prescriptions right from your mobile device
- **Drug search** - Look up drugs and compare actual costs at pharmacies nationwide
- **Provider search** - Research quality and cost of in-network doctors, dentists and pharmacies
- **Medical procedure search** - Look up common procedures and compare costs of providers
- **What's covered** - View your plan coverage and details
- **Health incentives** - Track progress toward achieving your goals and awards
- **Languages supported** - Available in Spanish and English



Cigna OneGuide

A high level of service can help with what matters most to you with CIGNA OneGuide is a concierge service for employees available by phone or online chat using web or mobile app. Your benefit guide can answer benefit questions, help you locate network providers and compare costs. Because the guide has access to your plan benefits, claims and deductible/OOP accumulation information, your conversation is more meaningful.

- Resolve health care issues
- Save time and money
- Connect with health coaches
- Stay on track with appointment and preventive care
- Get the most out of your plan
- Find the right hospitals, doctors and other health care providers in your plan's network
- Avoid surprises with advance cost estimates
- Understand your bills
- Navigate the health care system

Cigna MotivateMe – Wellness Rewards

Get rewarded for the healthy actions you take. When you achieve certain health and wellness goals, you'll receive rewards. You can earn rewards for things such as taking a Personal Health Risk Assessment online at www.mycigna.com getting a biometric screening, participating in a wellness program and getting your annual preventive screenings.

This program is designed to be easy and fun!

Employees are encouraged to complete the following activities to earn Cigna rewards:

Preventive exam or OB/GYN visit = \$75

Personal Health Risk Assessment = \$25

Rewards:

Cigna Gift card

Healthy Rewards - Cigna Active & Fit Direct
Home or gym? We'll keep you active either way.
Enrollment fee waived January - February





**2,500+ DIGITAL
WORKOUT VIDEOS**



**11,000+ FITNESS CENTERS
AND STUDIOS**
Members can change anytime



**NO LONG-TERM
CONTRACT**

Try us out for free!

1. Enjoy **200 free digital workout videos** available to all eligible members, even before you enroll.
2. Join us for a variety of workout classes available anytime on YouTube and Facebook, designed for all levels!




Use promo code NEWYOU21 at checkout.
Learn more: Visit the wellness offers on mycigna.com.



Over 2,500 digital workout videos including programs from:

**JILLIAN
MICHAELS**

**Latinva
FITNESS**

**STRONG
+ ZUMBA**

FITSTEPS

YogaFit

Over 11,000 fitness centers and studios nationwide including:

LA FITNESS

**SNAP
FITNESS**

**ANYTIME
FITNESS**

Curves

**GOLD'S
GYM**

**24
WORKOUT
ANYTIME**
Your Fitness. Your Schedule.

*Plus applicable taxes.

M966-249F-CIG 12/20 © 2020 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct™ program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Fitness center participation varies by location.

Additional Cigna Benefits

Employee Assistance Program (EAP) services are in the addition to, not instead of health plan benefits. These services are separate from health plan benefits and do not provide reimbursement for financial losses. **Customers are required to pay the entire discounted charge for any discounted legal and/or financial services.** Legal consultations related to employment matters are excluded.

- **Three (3) face-to-face** visits with a licensed mental health provider in Cigna's employee assistance program network
- **Live chat** with an employee assistance program advocate
- **Unlimited telephone counseling** and access to work-life resources
- Access to **legal services**, including a 30-minute no-cost consultation with a network attorney for legal issues including civil, personal/family and the Internal Revenue Service (IRS) and 25% off select fees if the network attorney is retained
- Access to **financial services**, such as 25% off tax preparation and a 30-minute complimentary phone consultation with a qualified specialist on debt counseling, budgeting, student loans and more
- Access to **identity theft support**, including a 60-minute consultation with a fraud resolution specialist who can help with information on what actions to take to recover from identity theft and how to protect from future risks.

www.cigna.com/individuals-families/member-resources/employee-assistance-program
800-538-3543

Self-Service Digital Tools



Prevail - A digital therapeutics program designed by experience health care providers to help employee take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety provided by independent companies/entities and not by Cigna.



Happify - A self-directed program with activities, science-based games and guided meditations. These are designed to help employees reduce stress and anxiety, gain confidence, defeat negative thoughts and boost overall health performance.

NEW! Cigna Identity Theft Program

IdentityForce.
A Sontiq® Brand

OFFERED
THROUGH  **Cigna.**



Identity Matters.

Protecting **PRIVACY** and **SECURITY**.

Exposure at Every Angle

- **350%** increase in phishing emails since COVID-19¹
- **50%** increase in mobile vulnerabilities in 2020²
- **15 Billion** consumer credentials are circulating on the Dark Web³

¹ PC Magazine. "Phishing Attacks Increase 350 Percent Amid COVID-19 Quarantine." <https://www.pcmag.com/news/phishing-attacks-increase-350-percent-amid-covid-19-quarantine>. March 30, 2020.

² Skybox. "COVID-19 Pandemic Sparks 72% Ransomware Growth, Mobile Vulnerabilities Grow 50%." <https://www.skyboxsecurity.com/news/covid-19-pandemic-sparks-72-ransomware-growth-mobile-vulnerabilities-grow-50/>. July 21, 2020.

³ Forbes. "New Dark Web Audit Reveals 15 Billion Stolen Logins From 100,000 Breaches." <https://www.forbes.com/sites/daveywinder/2020/07/08/new-dark-web-audit-reveals-15-billion-stolen-logins-from-100000-breaches-passwords-hackers-cybercrime/?sh=6e53c5bf180f>. July 8, 2020.

Now is the time to protect what is most important. As our digital footprint expands, fraud and scams increase exponentially, along with vulnerabilities that result from having sensitive personal information exposed. It's why IdentityForce offered through Cigna⁴ will be included in your Cigna medical coverage at **no additional cost**. We're here to provide you with **award-winning** identity theft protection built to proactively monitor, alert, and help fix any identity theft compromises.

WHY NOW?

Our identities have become more than just a name, birthdate, and social security number. Today our identities include voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

ID THEFT IMPACT

No one should have to deal with a lifetime of damage that could result from identity theft. We all likely know someone who has already been a victim of identity theft themselves, or had their good name compromised. Security incidents, scams, and fraud continue to grow as our world becomes increasingly digitalized and virtual, and protecting personal information is essential.

We not only proactively monitor the Dark Web, credit reports, and real-time fraud issues, but we will help fix any compromises to personal information. We'll make sure a customer's identity is restored without the burden of phone calls and paperwork.



LOST TIME

6 MONTHS and
100 to 200
Hours Worth of Work

SANS Institute. "Identity Theft." <https://sansorg.egnyte.com/dl/H0c9hK6h0oL>. Published 2021.



SEVERE EMOTIONAL DISTRESS

77% Reported
INCREASED
Stress Levels

ITRC. "The Aftermath: The Non-Economic Impacts of Identity Theft." https://www.idtheftcenter.org/wp-content/uploads/2018/09/ITRC_Aftermath-2018_Web_FINAL.pdf. Published 2018.





COST





Average **LOSS**
of **\$1,343**
per ID Theft Incident

U.S. Department of Justice. "Victims of Identity Theft, 2014." <https://bjs.ojp.gov/content/pub/pdf/vit14.pdf>. Revised: November 13, 2017

Cigna Identity Theft Program- Continued





OFFERED THROUGH 

Protect What Matters Most™

#1 Rated Consumer ID Theft Plans
As seen on CNBC and Investopedia

SOURCE | Rated Best Overall Identity Theft Service by Select on CNBC (Aug 2021) and a Best Identity Theft Protection Service of 2021 by Forbes Advisor

Identity Theft Protection

Plan Features	UltraSecure ID
PRIVACY & SECURITY	
Password Manager	●
Bank and Credit Card Activity Alerts	●
Identity Vault and Secure Storage	●
Auto On Monitoring	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●
Change of Address Monitoring	●
Court Records Monitoring	●
Fraud Alert Reminders	●
Dark Web Monitoring	●
Compromised Credentials Alerts	●
Sex Offender Notification	●
Social Media Activity Alerts (Adult and Child)	●
Data Breach Notification	●
Identity Threat Alerts	●
Junk Mail Opt Out	●
Smart SSN Tracker (SSN Monitoring)	●
Medical ID Fraud Protection	●
Mobile App (iOS and Android)	●
Two Factor Authentication	●
Lost Wallet Assistance	●
Child Monitoring (SSN and Dark Web)	●
401(k), HSA & Investment Account Activity Alerts	●
CREDIT MONITORING	
Credit Report Assistance	●
Credit Freeze and Lock Assistance (Adult and Child)	●
Credit Report Monitoring (Daily)	1 Credit Bureau
Credit Report and Score (Quarterly)	1 Credit Bureau
Credit Score Simulator	●
Credit Score Tracker (Monthly)	●
RESTORATION SERVICES	
White Glove Restoration	●
Pre-existing Identity Theft Restoration	●
Deceased Family Member Fraud Remediation*	●
Identity Theft Insurance	\$1,000,000 **
Stolen Funds Replacement	●
Any Financial Account Covered	●

* Deceased Family Member Fraud Remediation | Available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death.

**The expense reimbursement insurance benefit for members is underwritten by Hamilton Insurance DAC, and its affiliates, under a master group policy issued in the name of CyberScout Limited, Sontiq Inc. and all subsidiaries for the benefit of members. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. A summary of the terms of coverage is set forth [here](#). The complete policy is available from Sontiq on request. Hamilton Insurance DAC administers all claims and Sontiq and Cigna Corporation and its operating subsidiaries shall have no responsibility with respect to such identity theft and/or cyber benefit. Restoration services are provided by Sontiq, Inc.

Cigna is offering IdentityForce identity theft protection as an employee benefit for all U500 subscribers and their children (in household) up to age 26. No cost to the City of Centennial employees to enroll. Children living in the subscriber household (under age 26) can be added to the subscriber account for monitoring. There is no additional fee to add children to the subscriber profile. There is an option to upgrade to Family Coverage if a subscriber wishes to add their spouse. The fee is heavily discounted through Cigna's offering, and will be billed directly to the subscriber for the duration of the family membership. This membership profile will be managed between Sontiq and the member. Subscribers (with an email on file) will receive an email invitation with instructions to complete the registration process, setup their account, and activate their identity protection monitoring and alerts. If the subscriber does not receive this email within 15 days of the effective date **please visit www.Cigna.identityforce.com/startthere or call IdentityForce Member Services at 833-580-2523.**

Flexible Spending Account (FSA)



Rocky Mountain Reserve (Plan Year 1/1/2022 - 12/31/2022)

www.rockymountainreserve.com/login

Rocky Mountain Reserve administers the City's Flexible Spending Account (FSA) plan for both Health Care and Dependent Care.

The 2022 FSA contribution limits

- \$2,850 for Health Care
- \$5,000 for Dependent Care – married and filing federal taxes jointly or a single parent
- \$2,500 for Dependent Care – married and filing separate federal tax return

Employee elections will be divided evenly into 26 pay period deductions. Employees may access their FSA funds using an FSA debit card issued from Rocky Mountain Reserve or by filing claims for eligible expenses incurred through the Rocky Mountain Reserve portal.

The CARES Act of March 2020 expanded the benefits of FSA's by removing the prescription requirement for several Over the Counter (OTC) drugs and medicines and by adding feminine hygiene products to the list of eligible expenses for reimbursement. This means you can now use your FSA to reimburse yourself or you can use your debit card to pay for OTC items directly.

1/1/21 – 12/31/21 Plan Year: The Consolidated Appropriation Act extended the FSA grace period for plan year 1/1/21 to 12/31/21. Participants will have until 12/31/2022 to incur expenses and use funds from the 2021 plan year and have until 3/31/2023 to submit for reimbursement.

1/1/22 -12/31/22 Plan Year: There has been no official update and therefore the 2 ½- month grace-period will apply. All FSA funds may be used on medical, dental and/or vision expenses incurred through March 15, 2023. Funds not used after that point will be forfeited. Members that incur expenses (medical, dental and/or vision claims) up to March 15th have until March 31st to submit for reimbursement.

Example:

- An employee elects \$2,750 for the 2022 FSA plan year but only has expenses totaling \$2,000 by December 31, 2022. They then incur \$650 of medical expenses on February 1, 2023. The employee has until March 31, 2023 to submit to RMR the \$650 for reimbursement.

Rocky Mountain Reserve has partnered with the FSA Store, the flexible spending account site. Your FSA Dollars can be spent and you can use your debit card. Visit the site at www.fsastore.com



Dental -Group # 0610377

1/1/2022 - 12/31/2022 (Employee Contribution Required)



The dental plan allows you and your family members to seek treatment from the dentist of your choice. Your cost for services will vary depending upon whether the dentist providing services is contracted with Cigna. You will receive the greatest out-of-pocket savings when you see a DPPO provider. The chart below summarizes the key features of the dental plan. The copay and coinsurance amounts listed reflect the member's responsibility. You can locate in-network dentists by visiting Cigna's Dental website www.mycigna.com.

Description of Benefits	In-Network DPPO Network	Out-of-Network
Plan Reimbursement Levels	Based on PPO dentist's allowable fee	Based on out-of-network dentist's Usual, Customary and Reasonable fee (UCR) at the 90 th percentile
Deductible	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family
Preventative Services (cleanings, x-rays)	100%	100%
Basic Services (root canal, fillings)	80%	80%
Major Services (caps, dentures, bridges)	50%	50%
Annual Maximum (per member)	\$1,500	
Orthodontia	Not Covered	

Out of Network dental services are based on the out of network dentist's Maximum Reimbursable Charge (MRC) for that service. The percentile used to determine the Maximum Reimbursement Charge is the 90th percentile. The member is responsible for the difference between the provider's normal charge and the MRC in addition to any applicable deductibles and member coinsurance amounts. You may be balanced billed for using an out of network provider.

Pre-determination of benefits is recommended when extensive dental work is recommended, and estimated charges exceed \$200. Covered dental expenses will be determined upon review of the proposed treatment plan. Plan payment is based on the services provided and on the coverage in force at the time services are completed according to the dental contract.

Vision Group #30055031

1/1/2022 - 12/31/2022 (Employee Contribution Required)

City of Centennial offers you a vision plan administered by VSP. VSP is one of the largest vision providers in the country and offers personalized eye care that helps you and your family stay healthy.

Using your VSP benefits is easy. Create an account and locate providers at www.vsp.com. At your appointment, tell the provider you have VSP. There's no ID card necessary.

Description of Benefits	In-Network VSP Choice Network	Out-of-Network
www.VSP.com		
Frequency of: Exams ,Lenses or Contact Lenses (pick one), and Frames	Once Every 12 months	Once Every 12 months
Exam	\$20	Up to \$45
Lenses	\$20 Copay options available for lens enhancements	Up to \$65 Dependent on lens type
Frames	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands \$70 Costco frame allowance 20% savings on amounts over your annual allowance	Up to \$70
Contacts	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$105

In addition to 2,000 regional retail chain locations on the VSP Network, VSP's Retail Chain Affiliate Partners add more than 1,000 optical stores for your convenience. These Partners include Costco Optical, Visionworks, Wisconsin Vision, Heartland Vision, RxOptical and Cohen's Fashion Optical.

PRIMARY EYECARESM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration. Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 \$20 per exam	As needed
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		

VSP Member Additional Services

SAVE TIME AND MONEY WITH EYECONIC: WWW.EYECONIC.COM & VSP EXTRAS PREMIER PROGRAM

Use your VSP vision benefits to purchase contacts, glasses and sunglasses online with Eyeconic. The best part? You'll love and save additional 20% on eyewear, just for being a VSP member. Here is how you start saving:

1. Find your product. More than 50 brands you know and love. All at the best possible price when you apply your benefits.
2. Customize your order. Choose your lenses, upload your prescription, and see your savings in real time.
3. We do the rest. Eyeconic is the only site where you can buy eyewear with your VSP insurance – in network

More reasons to love Eyeconic

- Free shipping and returns
- A free frame adjustment or contact consultation on us
- Save up to \$120 on contacts with an annual supply discount
- See yourself in any pair with our virtual Try-on tool
- Choose from 50+ popular brands like Calvin Klein, Cole Haan, Nike, ACUVUE, Biofinity, DAILIES and more

You deserve to look great at a price that won't break the bank. Save on your perfect pair of glasses—including designer frames and lens enhancements like anti-glare lenses.



Find a wide selection of featured frame brands at Premier Program locations, now including private practice doctors and Visionworks® retail locations nationwide.



GETTING THE MOST OUT OF YOUR VISION BENEFITS HAS NEVER BEEN EASIER

EXTRA \$20
TO SPEND ON
FEATURED FRAME BRANDS*



SEE MORE BRANDS AT VSP.COM/OFFERS



UP TO 40%
SAVINGS
ON LENS
ENHANCEMENTS*



Like shopping online?

Use your benefits on eyeconic.com—the VSP® preferred online retailer that gives you access to more than 60 brands of contacts, eyeglasses, and sunglasses, and connects you directly with your eye doctor.



SAVE UP TO 60% ON BRAND-NAME HEARING AIDS

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000¹, and few people have hearing aid insurance coverage.

TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting and adjustments
- 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 6,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High quality, low cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

TruHearing®

truhearing.com/vsp

HERE'S HOW IT WORKS:

Contact TruHearing.

Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194 with questions.

Same Benefit New Carrier - Group Life and AD&D (Paid for by the City) Group # G000BYXD



Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings. AD&D provides even more coverage if you die or suffer a covered loss in an accident.

www.mutualofomaha.com

Remember to name your beneficiary!

Life Benefit	Two times basic annual earnings, but in no event less than \$10,000 or more than \$250,000
Maximum Amount	\$250,000
Guarantee Issue	\$250,000
Accidental Death & Dismemberment (AD&D) Benefit	The principal sum amount is equal to the amount of your life insurance benefit. Please refer to your certificate of coverage for dismemberment schedule of benefits
Benefits Reduction	At age 65, amounts reduce to 65% At age 70, amounts reduce to 50% Coverage terminates at retirement
Additional Benefits	<ul style="list-style-type: none"> • Living Care / Accelerated Death Benefit 80% of the amount of the life insurance is available to you if terminally ill, not to exceed \$200,000. • Waiver of Premium if its determined that you are totally disabled, our life insurance benefit will continue without payment of premium, subject to certain conditions. • Conversion if your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage. Conversion must be made within 31 days of your date of term.



Group Short Term Disability (Paid for by the City)

Group # G000BYXD

How would you pay your bills if you were sick or injured temporarily?

Even a short illness or injury could seriously impact your paycheck. Sick time will get you by while it lasts, but what happens when your sick days run out? A Short-term disability policy provides you with cash benefits when you need it, plus it gives you peace of mind so you can recover faster and get back on the job sooner.

Benefit Percentage	60% of weekly earnings
Maximum Weekly Benefit	\$1,500
Elimination Period	Benefits begin on 1 st day for accident; 8 th day for illness Including pregnancy, which pays 6 weeks for normal delivery and 8 weeks for C-Section delivery
Maximum Benefit Period	Up to 13 weeks
Partial Disability Benefit	If you become disabled and can work par-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work fulltime.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to the total weekly benefit payable for the remainder of the maximum benefit period will be paid to your eligible survivor.
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

During enrollment you will be offered 2 options regarding how you may enroll in STD coverage. You can only make a change at initial or open enrollment. See human resources for the election paperwork. ***If a selection is not made your coverage will be defaulted to Option 1 below.***

Option 1 – Non-Taxed STD Benefit - (Taxed Premium)

By selecting option 1 of STD, this means you will PAY TAXES on the company paid STD premium during each payroll deduction. By paying taxes on the STD premium you will NOT be taxed on the STD Benefit in the event of a claim.

Option 2 –Taxed STD Benefit - (Tax Free Premium)

By selecting option 2 of STD, you will NOT pay taxes on the company paid premium. This means you WILL be taxed on the STD Benefit in the event of a claim.

Group Long Term Disability (Paid for by the City)

Group # G000BYXD



Your ability to earn an income may be your most important asset. Most people don't think twice about insuring their home, automobile or health. However, many people don't recognize just how important it is to insure their income.

Benefit Percentage	60% of monthly earnings The premium for your LTD coverage is waived while you are receiving benefits.
Maximum Monthly Benefit	\$6,000
Elimination Period	90 days after the onset of your disabling injury or illness or the date your STD ends.
Maximum Benefit Period	Later of age 65 or Social Security Normal Retirement Age (SSNRA)
Pre-Existing Condition	A sickness or injury for which you have received medical treatment, consultation, care or services 3 months prior to your coverage effective date will not be covered until you are covered under the plan for 12 months
Partial Disability	If you become disable and can work part-time (but not full-time), you may be eligible for partial disability benefits
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor
Disabilities related to mental disorders, alcohol and drug abuse are only payable for up to 24 months per occurrence.	
This plan also has access to the Hearing Discount Program	

During enrollment you will be offered 2 options regarding how you may enroll in STD coverage. You can only make a change at initial or open enrollment. See human resources for the election paperwork. **If a selection is not made your coverage will be defaulted to Option 1 below.**

Option 1 – Non-Taxed STD Benefit - (Taxed Premium)

By selecting option 1 of STD, this means you will PAY TAXES on the company paid STD premium during each payroll deduction. By paying taxes on the STD premium you will NOT be taxed on the STD Benefit in the event of a claim.

Option 2 –Taxed STD Benefit - (Tax Free Premium)

By selecting option 2 of STD, you will NOT pay taxes on the company paid premium. This means you WILL be taxed on the STD Benefit in the event of a claim.

Additional Benefits for You

Employee Assistance Program (EAP)

www.mutualofomaha.com/eap

800-316-2796

Grief and Loss: You can reach a knowledgeable and understanding counselor, 24/7 assistance at
800-238-1439

Employee Assistance Program

We're Here
to Help



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial matters
- Healthy lifestyles
- Work and life transitions

EAP Benefits

- Access to EAP professionals 24 hours a day, seven days a week
- Provides information and referral resources
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- Three face-to-face sessions* with a counselor (per household per calendar year)

*Face-to-face visits can also be used toward legal consultations

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period.

- Legal assistance and financial resources
 - Online will preparation
 - Legal library & online forms
 - Financial tools and resources
- Resources for:
 - Substance use and other addictions
 - Dependent and elder care resources
- Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help

Visit mutualofomaha.com/eap or call
800-316-2796 for confidential consultation
and resource services.

Additional Benefits for You – Cont.

www.willprepservices.com

Use the code: MUTUALWILLS

Mutual Solutions

Will Preparation Services

Services provided by Epoq, Inc.



Create your will at
www.willprepservices.com
and use the code **MUTUALWILLS**
to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

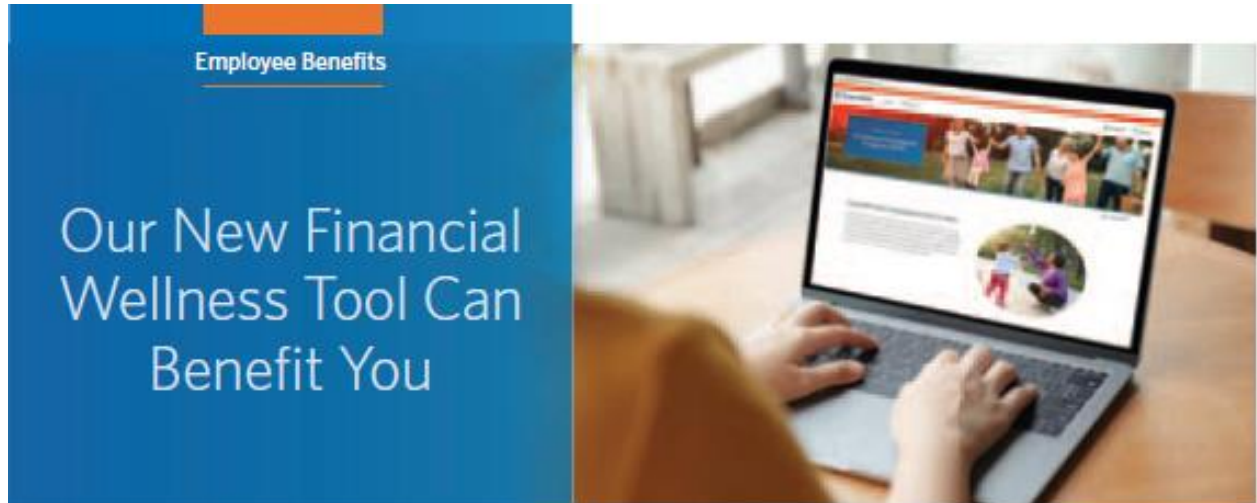
Here's how it works:

- Log on to www.willprepservices.com and use the code **MUTUALWILLS** to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Additional Benefits for You – Cont.

www.mutualofomaha.com/eap

click on “Managing Finances” to locate the Enrich Link then click sign up!



How do you feel about your current financial situation? Nearly half of all employees nationwide say they worry about their personal finances while at work.* We don't want you to be part of that statistic.

To help you make better informed financial decisions, you now have access to a new financial wellness tool that's part of Mutual of Omaha's Employee Assistance Program.

The financial wellness tool from Enrich is a convenient, one-stop shop that provides you access to a variety of informational and educational resources with one goal in mind – to help you become financially healthy.

Here are the resources you'll find in the financial wellness tool:

- Online courses
- Webinars and financial coaching videos
- Budgeting tools and calculators
- Career development tools
- Chat functionality for technical support
- And more!

The availability of this tool comes at a great time as you are putting more focus and effort into exploring solutions to your financial situation.



Here's how it works:

Go to mutualofomaha.com/eap.

Click on **Managing Finances** to locate the Enrich link.

Click **Sign Up**.

Complete **registration** information and begin.

Set up your profile:

It's as easy as 1-2-3!

1. Complete your Financial Wellness Checkup. This will help Enrich make personalized recommendations for content, tools and courses.
2. Choose a cover photo of your top financial goals.
3. Upload a profile photo.

* Source: PwC's 9th annual Employee Financial Wellness Survey, PwC US, 2020.

Additional Benefits for You – Cont.

Worldwide Travel Assist

Services available for business and personal travel

Within the U.S Call toll free: 800-856-9947

Outside the U.S. call collect: 312-935-3658



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip – We'll Be There If You Need Us – 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

*Brought to you by Mutual of Omaha Insurance Company. Services provided by AXA Assistance USA (AXA)

**Available at any time, not subject to 100 mile travel radius

Emergency Travel Support Services

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

Worldwide Travel Assist – Cont.

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation. Both companies are responsible for their own contractual and financial obligations.

NEW EMPLOYEE ASSISTANCE PLAN FOR 2022!

MINES & ASSOCIATES

Your Employee Assistance Program

800.873.7138 | www.MINESandAssociates.com

Live well, live balanced, live life



Counseling

Free and confidential counseling services for everyday life situations including stress, anxiety, depression, family situations, drug and alcohol abuse, relationships, death and grief, and work-related topics.



Legal & Financial

Practical legal and financial assistance that includes:

- **Free 30-minute consult** per legal/financial matter.
- **25% discount** on select services after the initial consult.
- Use your **EAP sessions** for financial/Medicare coaching.



Work/Life

Unlimited work/life services to help find the right service for your needs such as childcare, eldercare, and convenience services including everything from nutrition classes to finding the perfect dog walker.



Wellness

No matter your wellness goals, MINES can help. You have:

- **4 professional wellness sessions** with a personal coach.
- **4 sessions** of parental coaching & lactation consults.
- **6 week** Virtual Reality smoking cessation program.



Online

Sign on to **Personal Advantage** to access:

- **Online Resource Library** full of articles, assessments, training, and financial tools designed to beat stress and improve work/life balance.
- **eM Life mindfulness service** for live sessions, community support, and expert instructors that can help you live a healthier, more balanced life.



Your info

As an employee of the
City of Centennial,

you and each member of
your household have up to
**3 counseling sessions per life
situation*, per contract year.**

Digital message-based,
telephonic, video, and face-
to-face counseling available.

To Access services:

Call MINES at 1-800-873-7138

Or visit:
minesandassociates.com

Company Code: centennialco

Your company code is used
to register for online services
as well as complete online
requests for service. Log on
today to access your services
and mindfulness app.

Contract Year: 1/1-12/31

**Free & Confidential
Support 24/7**

*Per Life Situation: A distinct, separate and new life event. A MINES case manager will review requests for additional sets of sessions. Continuation of counseling is not a separate, distinct and new life event. This guide is for informational purposes only. Call MINES for details.

401(a) Money Purchase Plan **(Plan Number: G39113)**



<http://www.cocinvest4thefuture.com/>

The City has opted out of Social Security; therefore, your earnings are not covered under Social Security. Instead, the City of Centennial contributes 10% of your pre-tax earnings to a Money Purchase Plan that is qualified under Section 401(a) of the IRS Code. Employee contributions are 100% vested. The following vesting schedule applies to the City's contribution to the Money Purchase Plan:

Vesting Schedule	
Upon Hire	62%
Year 1	71%
Year 2	80%
Year 3	90%
Year 4	100%

457(b) Plan **(Plan Number: G39113)**

The 457(b) Deferred Compensation Plan allows eligible employees the opportunity to set aside additional pre-tax dollars for retirement up to an annual limit determined by the IRS 2022 limit is \$20,500 with an extra catch-up contribution limit of up to \$6,500 for those age 50 and older).

3% matching contribution. The City will contribute 1% for every 1% an employee saves up to 3%. You will be 100% vested from the beginning!

Employees will be automatically enrolled into the program. You must contact Human Resources if you elect to opt out.

2022 Monthly Benefit Contribution (1/1/2022 - 12/31/2022)

Medical - Cigna Open Access Plus \$500 Deductible	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee Contribution (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$1,022.34	\$920.11	\$102.23	\$322.26	\$562.29
Employee + Spouse	\$2,146.91	\$1,768.65	\$378.26	\$820.42	\$1,262.59
Employee + Child(ren)	\$1,942.45	\$1,605.08	\$337.37	\$738.64	\$1,139.91
Family	\$3,067.08	\$2,504.78	\$562.30	\$1,188.50	\$1,814.69
Medical – Cigna LocalPlus \$750 Deductible					
Employee Only	\$939.41	\$845.47	\$93.94	\$305.31	\$516.68
Employee + Spouse	\$1,972.69	\$1,625.12	\$347.57	\$753.85	\$1,160.13
Employee + Child(ren)	\$1,784.82	\$1,474.83	\$309.99	\$678.70	\$1,047.41
Family	\$2,818.20	\$2,301.53	\$516.67	\$1,092.05	\$1,667.44

2022 Monthly Benefit Contribution (1/1/2022 - 12/31/2022)

Dental	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$41.79	\$37.61	\$4.18	\$13.58	\$22.99
Employee + Spouse	\$84.58	\$69.75	\$14.83	\$32.27	\$49.71
Employee + Child(ren)	\$84.02	\$69.31	\$14.71	\$32.04	\$49.37
Family	\$134.49	\$109.68	\$24.81	\$52.23	\$79.65
Vision					
Employee Only	\$8.36	\$7.52	\$0.84	\$2.72	\$4.60
Employee + Spouse	\$13.38	\$11.12	\$2.26	\$5.04	\$7.82
Employee + Child(ren)	\$13.65	\$11.34	\$2.31	\$5.15	\$7.98
Family	\$22.01	\$18.03	\$3.98	\$8.49	\$13.00

Centennial Wellness Program



The City's award-winning Wellness Program promotes work/life balance across the pillars of Well-Being.

Purpose: Liking what you do each day and being motivated to achieve goals

Social: Having supportive relationships and love in your life

Financial: Managing your economic life to reduce stress and increase security

Community: Liking where you live, feeling safe, and having pride in your community

Physical: Having good health and enough energy to get things done daily

(Source: Gallup-Healthways' definition of Well-Being)

Purpose	Social	Financial	Community	Physical
StrengthsFinder	Team challenge	One America One-on-Ones	Volunteer Opportunities	Fresh Fruit
Strengths Coaching	Rockies Game	EAP - Financial & Legal Referrals	Engagement Survey	Step Challenge
Employee Recognition	Lunch and Learns	Will Preparation	Giving Kudos	Flu Shots
Values	Summer Family Picnic	457 Auto-Enroll and Match	Wellness Awards	Team Challenge
What I Do Best				Fitness Reimbursement
				On-Site Fitness Center

Strengths and Engagement

Five-Time Winner
2017, 2018, 2019, 2020, & 2021



Strengths are the unique combination of talents, knowledge, and skills that every person possesses. People use these innate traits and abilities in their daily lives to complete their work, to relate with others, and to achieve their goals. But most people don't know what their strengths are or have the opportunity to use them to their advantage. At the City of Centennial, you will have an opportunity to find out what your strengths are and work in a culture of engagement and do what you do best every day.

Performance

The City is committed to strengths-based development. It is important to remember that talents are innate and can be cultivated into strengths. The City recognizes employees and works with you to identify your strengths – what you need to do to be successful by applying your talents in your role.

Training and Development

Two key drivers of employee engagement:

- You know what's expected of you
- You have the opportunity at work to learn and grow

How do we create planning for our development?

- We own our own development
- We are successful because of who we are – not who we aren't
- We cannot be successful alone
- Make plans for we would CHOOSE to do, not one we feel we SHOULD do



Recognition Program

Kudos

Giving praise and saying thank you is a great way to show you appreciate someone's efforts where they have gone above and beyond, made a difference, or simply helped you accomplish something you were working on. Kudos can be good for efforts where the results were publicly noticed, or for work behind the scenes that made your job easier.

Service Anniversaries

As part of an engaged and strengths-based culture, recognition of employees for milestone years of service is important. To support this culture, the City has a recognition program for employees who have reached 5..10..15, etc. years of service.

Paid Time Off (PTO)

PTO is a single pool of time off that can be used for any planned or unplanned absences, including personal days, vacations, illnesses, injuries, to care for immediate family members, etc. PTO will accrue on pay days for each full pay period that an employee is in a paid status.

Regular Full-Time Employees will accrue PTO at the following rates and may carryover a maximum of their annual accrual.

Years of Service	Per Pay Period Accrual (hours)	Annual Accrual (hours)
Hire Year - 3	6.154	160
4-6	7.077	184
7-10	8	208
11-15	8.62	224
16+	9.23	240

Regular Part-Time Employees working 20 or more hours per week are eligible to accrue PTO at the rates below.

Regular Part-Time 30-35 Hours / Wk	Regular Part-Time 20-29 Hours / Wk	Regular Part-Time <20 Hours / Wk	Temporary and Intern
75% of Full-Time Rate	50% of Full-Time Rate	INELIGIBLE	INELIGIBLE

Holidays

The City provides 10 paid holidays to employees (see below). The City's paid holidays are observed on the holiday date, unless the date occurs on a Saturday or Sunday. Holidays occurring on Saturday will be observed on the Friday before. Holidays occurring on Sunday will be observed on the Monday after.

New Year's Day
MLK Jr. Day
Presidents' Day
Memorial Day
Independence Day

Labor Day
Veterans' Day
Thanksgiving Day
Day After Thanksgiving
Christmas Day

Contacts

CIGNA

Medical Group #: 00610377

Medical Customer Service: 1-866-494-2111

www.mycigna.com

Dental Group #: 0610377

Dental Customer Service: 1-800-244-6224

www.mycigna.com

VSP

Group #: 30055031

Vision Provider Network: VSP Choice

Customer Service: 1-800-877-7195

www.vsp.com

ROCKY MOUNTAIN RESERVE – FSA

Customer Service: 1-888-722-1223

www.rockymountainreserve.com/login

Mutual of Omaha

Group Life and AD&D Group #: G000BYXD

Group Short Term Disability Group #: G000BYXD

Group Long Term Disability Group #: G000BYXD

Customer Service: 800-655-5142

www.mutualofomaha.com

MINES and Associates EAP

Company Code: centennialco

800-873-7138

www.MINESandAssociates.com

ONEAMERICA

401(a): G39113

457(b): G39113

Customer Service: 1-800-249-6269

www.cocoinvest4thefuture.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information.

While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact Human Resources.